B1 (Official Form 1)(4/10)											
τ	Jnited S		Bankr et of Ari		Court				Vol	untary	Petition
Name of Debtor (if individual, enter MARTINEZ, CHARLES D.	Name of Debtor (if individual, enter Last, First, Middle):  MARTINEZ, CHARLES D.						ebtor (Spouse JENNIFEI		, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and			years			
AKA DOMINICK MARTINEZ; AKA C. DOMINICK MARTINEZ			,		FER WRO		,	POWELL	-		
Last four digits of Soc. Sec. or Indivi (if more than one, state all)	idual-Taxpay	yer I.D. (I	ΓΙΝ) No./C	omplete E	(if more	our digits of than one, state	all)	r Individual-	Гахрауег I.I	D. (ITIN) No	./Complete EIN
Street Address of Debtor (No. and St 1682 EAST ERIE STREET CHANDLER, AZ	reet, City, ar	nd State):		ZIP Code	Street 168 CH	Address of	Joint Debtor ERIE STRI		reet, City, ar	nd State):	ZIP Code
	1.01 0	- ·		5225		CD :1	C d	D' ' 1 DI	CD :		85225
County of Residence or of the Princip MARICOPA	•				MA	RICOPA		•			
Mailing Address of Debtor (if differe	ent from stree	et address)	):		Mailin	g Address	of Joint Debt	tor (if differe	nt from stree	et address):	
			_	ZIP Code							ZIP Code
Location of Principal Assets of Busin (if different from street address above					<u> </u>						L
Type of Debtor				f Business one box)				of Bankrup Petition is Fi			h
(Check one box)  ☐ Health Care F ☐ Single Asset in 11 U.S.C. in 11 U.		e Asset Rea U.S.C. § 19 bad broker modity Broking Bank	al Estate as 01 (51B)	defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 9 er 11 er 12	of Cof	a Foreign M hapter 15 Pe	etition for Re Main Proceed etition for Re Nonmain Pro	ding ecognition	
check this box and state type of entity	below.)	☐ Debto under		exempt org f the Unite	e) anization d States	tates "incurred by an individual primarily for					
Filing Fee (Che	eck one box)			1	one box:		•	ter 11 Debt			
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.			Debtor is not if: Debtor's aggr	egate nonco 52,343,300 (aboves:	amount subject	defined in 11 U	U.S.C. § 101(standard)	51D). owed to inside	ers or affiliates) e years thereafter).		
attach signed application for the court	s consideratio	on. See Om	iciai Form 31				ere solicited pr S.C. § 1126(b).		one or more	classes of cre	ditors,
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					JSE ONLY						
1- 50- 100- 49 99 199		,000- ,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	to \$1 to	1,000,001 5 \$10		\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000	to \$1 to	1,000,001 5 \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition MARTINEZ, CHARLES D. MARTINEZ, JENNIFER ANN (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Cristina Perez August 28, 2010 Signature of Attorney for Debtor(s) (Date) **CRISTINA PEREZ 027023** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

after the filing of the petition.

B1 (Official Form 1)(4/10) Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

MARTINEZ, CHARLES D. MARTINEZ, JENNIFER ANN

### Signatures

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ CHARLES D. MARTINEZ

Signature of Debtor CHARLES D. MARTINEZ

 $\mathbf{X}$  /s/ JENNIFER ANN MARTINEZ

Signature of Joint Debtor JENNIFER ANN MARTINEZ

Telephone Number (If not represented by attorney)

August 28, 2010

Date

# Signature of Attorney\*

# X /s/ CRISTINA PEREZ

Signature of Attorney for Debtor(s)

# **CRISTINA PEREZ 027023**

Printed Name of Attorney for Debtor(s)

# **CLARK LAW OFFICES**

Firm Name

3700 N. 24TH ST. SUITE 120 PHOENIX, AZ 85016

Address

# 602-956-3328 Fax: 602-956-1167

Telephone Number

# August 28, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

# Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

◥	~	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

	CHARLES D. MARTINEZ			
In re	JENNIFER ANN MARTINEZ		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

mental deficiency so as to be incapable of realizing financial responsibilities.);	- 11				
through the Internet.);	a credit counseling briefing in person, by telephone, or				
☐ Active military duty in a military comb	bat zone.				
☐ 5. The United States trustee or bankruptcy adrrequirement of 11 U.S.C. § 109(h) does not apply in this	ministrator has determined that the credit counseling s district.				
I certify under penalty of perjury that the infe	formation provided above is true and correct.				
Signature of Debtor: /s/ CHARLES D. MARTINEZ CHARLES D. MARTINEZ					
Date: August 28, 2010					

	CHARLES D. MARTINEZ			
In re	JENNIFER ANN MARTINEZ		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

mental deficiency so as to be incapable of realizing financial responsibilities.);	mination by the court.] O(h)(4) as impaired by reason of mental illness or
unable, after reasonable effort, to participate in a through the Internet.);   Active military duty in a military comb	credit counseling briefing in person, by telephone, or at zone.
• • • • • • • • • • • • • • • • • • • •	ninistrator has determined that the credit counseling
I certify under penalty of perjury that the info	rmation provided above is true and correct.
Signature of Debtor: /s/ J	ENNIFER ANN MARTINEZ NIFER ANN MARTINEZ
Date: August 28, 2010	

In re	CHARLES D. MARTINEZ,		Case No.		
	JENNIFER ANN MARTINEZ				
		Debtors	Chapter	13	_

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	148,000.00		
B - Personal Property	Yes	4	26,425.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		278,855.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		76,622.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,251.24
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,306.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	174,425.00		
		l	Total Liabilities	355,477.94	

In re	CHARLES D. MARTINEZ,		Case No.		
	JENNIFER ANN MARTINEZ				
_		Debtors	Chapter	13	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	4,851.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	4,851.00

# State the following:

Average Income (from Schedule I, Line 16)	5,251.24
Average Expenses (from Schedule J, Line 18)	4,306.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,075.64

# State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		7,829.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		76,622.94
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		84,451.94

•	
l n	ra
	10

CHARLES D. MARTINEZ, JENNIFER ANN MARTINEZ

Case No.	

Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property		Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	

Sub-Total > **148,000.00** (Total of this page)

Total > **148,000.00** 

In re	CHARLES D. MARTINEZ,
	JENNIFER ANN MARTINEZ

Case No.	

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or		CHECKING ACCOUNT WITH WELLS FARGO (NEGATIVE BALANCE OF \$400.00)	С	0.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit		SAVINGS ACCOUNT WITH WELLS FARGO	С	0.00
	unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT WITH WELLS FARGO	С	0.00
	Cooperatives	J	JR. SAVINGS ACCOUNT WITH WELLS FARGO (MINOR SAVINGS ACCOUNT FOR DAUGHTER ADA \$80.00)	, C	0.00
			CHECKING ACCOUNT WITH BANK OF AMERICA	С	150.00
			SAVINGS ACCOUNT WITH BANK OF AMERICA	С	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		LIVING ROOM FURNITURE, DINING ROOM FURNITURE, KITCHEN APPLIANCES, BEDROOM FURNITURE, STEREO, TELEVISION, WASHER & DRYER	С	2,000.00
			TELEVISION, DVD PLAYER	С	350.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		BOOKS, ARTWOK, CD'S, DVD'S, AND PCITURES	С	100.00
6.	Wearing apparel.		USED CLOTHING	С	1,000.00
7.	Furs and jewelry.		WEDDING RINGS	н	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
			(Total	Sub-Tota of this page)	al > 4,625.00

3 continuation sheets attached to the Schedule of Personal Property

In re	CHARLES D. MARTINEZ,			
	JENNIFER ANN MARTINEZ			

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.		E INSURANCE THROUGH EMPLOYER. NO CASH LUE.	I C	0.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
				Sub-Tota of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	CHARLES D. MARTINEZ,			
	JENNIFER ANN MARTINEZ			

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		MOTOR VEHICLE. 2004 CHEVROLET TRAILBLAZER (KBB PRIVATE PARTY VALUE, FAIR TO POOR CONDITION, V8, 2WD, 95,500 MILES)	С	7,900.00
			MOTOR VEHICLE. 2005 TOYOTA TUNDRA KBB PRIVATE PARTY VALUE, FAIR CONDITION, SR5, 4WD, 105,000 MILES)	С	13,600.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		COMPUTER, OFFICE EQUIPMENT (USED FOR WORK)	-	200.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		1 CAT AND 2 DOGS - NO CASH VALUE	С	0.00

Sub-Total > (Total of this page)

21,700.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	CHARLES D. MARTINEZ,
	JENNIFER ANN MARTINE?

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	HOUSEHO	LD TOOLS	С	100.00

Sub-Total > 100.00 (Total of this page)

Total > **26,425.00** 

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

CHARLES D. MARTINEZ, JENNIFER ANN MARTINEZ

Case No.		

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

■ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property REAL ESTATE: 1682 EAST ERIE ST. CHANDLER, AZ 85225	Ariz. Rev. Stat. § 33-1101(A)	150,000.00	148,000.00
Chacking Savings or Other Financial Accounts C	artificates of Danosit		
Checking, Savings, or Other Financial Accounts, C CHECKING ACCOUNT WITH BANK OF AMERICA	Ariz. Rev. Stat. § 33-1126A9	150.00	150.00
SAVINGS ACCOUNT WITH BANK OF AMERICA	Ariz. Rev. Stat. § 33-1126A9	150.00	25.00
Household Goods and Furnishings LIVING ROOM FURNITURE, DINING ROOM FURNITURE, KITCHEN APPLIANCES, BEDROOM FURNITURE, STEREO, TELEVISION, WASHER & DRYER	Ariz. Rev. Stat. § 33-1123	4,000.00	2,000.00
Books, Pictures and Other Art Objects; Collectibles BOOKS, ARTWOK, CD'S, DVD'S, AND PCITURES	§ Ariz. Rev. Stat. § 33-1125(5)	0.00	100.00
Wearing Apparel USED CLOTHING	Ariz. Rev. Stat. § 33-1125(1)	1,000.00	1,000.00
Furs and Jewelry WEDDING RINGS	Ariz. Rev. Stat. § 33-1125(4)	2,000.00	1,000.00
Interests in Insurance Policies LIFE INSURANCE THROUGH EMPLOYER. NO CASH VALUE.	Ariz. Rev. Stat. § 33-1126A4	100%	0.00
Automobiles, Trucks, Trailers, and Other Vehicles MOTOR VEHICLE. 2004 CHEVROLET TRAILBLAZER (KBB PRIVATE PARTY VALUE, FAIR TO POOR CONDITION, V8, 2WD, 95,500 MILES)	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	7,900.00
MOTOR VEHICLE. 2005 TOYOTA TUNDRA KBB PRIVATE PARTY VALUE, FAIR CONDITION, SR5, 4WD, 105,000 MILES)	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	13,600.00
Office Equipment, Furnishings and Supplies COMPUTER, OFFICE EQUIPMENT (USED FOR WORK)	Ariz. Rev. Stat. § 33-1130(1)	200.00	200.00
Animals 1 CAT AND 2 DOGS - NO CASH VALUE	Ariz. Rev. Stat. § 33-1125(3)	1,000.00	0.00

Total: 168,500.00 173,975.00

**CHARLES D. MARTINEZ,** JENNIFER ANN MARTINEZ

**Debtors** 

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	I N G F	U D I S P UT E D A	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx4498			2004	Т	A T		
SST/GSWHLN 4315 PICKETT RD. SAINT JOSEPH, MO 64503		С	AUTOMOBILE LOAN MOTOR VEHICLE. 2005 TOYOTA TUNDRA KBB PRIVATE PARTY VALUE, FAIR CONDITION, SR5, 4WD, 105,000 MILES)		D		
			Value \$ 13,600.00	Ш		17,343.00	3,743.00
Account No. xxxxxxxx0243  WELLS FARGO DEALER SERVICES P.O. BOX 997517 SACRAMENTO, CA 95899	-	С	2005 AUTOMOBILE LOAN MOTOR VEHICLE. 2004 CHEVROLET TRAILBLAZER (KBB PRIVATE PARTY VALUE, FAIR TO POOR CONDITION, V8, 2WD, 95,500 MILES)				
			Value \$ 7,900.00	1		11,986.00	4,086.00
Account No. xxxxxxxxx7793			10/2005				
WELLS FARGO HOME MORTGAGE 8480 STAGECOACH CIRCLE FREDERICK, MD 21701		С	FIRST MORTGAGE  REAL ESTATE: 1682 EAST ERIE ST.  CHANDLER, AZ 85225  Value \$ 148,000.00			249,526.00	0.00
Account No.	T			П			
			Value \$				
continuation sheets attached			S (Total of th	ubto nis p		278,855.00	7,829.00
			(Report on Summary of Sc		otal iles)	278,855.00	7,829.00

**CHARLES D. MARTINEZ,** JENNIFER ANN MARTINEZ

Case No.		

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate and the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed the claim is disputed to the claim i "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled

otal" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts en ed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report on the Statistical Summary of Certain Liabilities and Related Data.	
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amount ority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer dal also on the Statistical Summary of Certain Liabilities and Related Data.	
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or respect a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	onsible relativ
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the apstee or the order for relief. 11 U.S.C. § 507(a)(3).	ppointment of a
Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying incresentatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business curred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessa ichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	tion of busines
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
Deposits by individuals	
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that ivered or provided. 11 U.S.C. § 507(a)(7).	t were not
Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors serve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	of the Federal

# ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re CHARLES D. MARTINEZ,
JENNIFER ANN MARTINEZ

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, AND MAILING ADDRESS LIQUIDATED SPUTED Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) NOTICE ONLY Account No. ARIZONA DEPARTMENT OF 0.00 **REVENUE 1600 W. MONROE** C PHOENIX, AZ 85007-2650 0.00 0.00 **NOTICE ONLY** Account No. INTERNAL REVENUE SERVICE 0.00 PO Box 21126 PHILADELPHIA, PA 19144 C 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 0.00 0.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00

(Report on Summary of Schedules)

0.00

0.00

CHARLES D. MARTINEZ, JENNIFER ANN MARTINEZ

Case No.		

**Debtors** 

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGEN	Q U	I I	S P U T	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx1213			CREDIT CARD PURCHASES	Т	E			
AMERICAN EXPRESS P.O BOX 981537 EL PASO, TX 79998		С			D			492.00
Account No. xxxxxxxxxxxxxx7342			CREDIT CARD PURCHASES	t	T	t		
AMERICAN EXPRESS P.O. BOX 981537 EL PASO, TX 79998		С						3,260.00
Account No. xxxxxxxxxxxxxx0161	┢		CREDIT CARD PURCHASES	╀	$\vdash$	t	+	.,
AMERICAN EXPRESS P.O BOX 981537 EL PASO, TX 79998		С	ONEST GARD FORGINGES					6,492.00
Account No. xxxxxxxxxxxxx6393	$\vdash$		CREDIT CARD PURCHASES	╁	H	t	+	
AMERICAN EXPRESS P.O BOX 981537 EL PASO, TX 79998		С						070.00
							$\downarrow$	678.00
<b>3</b> continuation sheets attached			(Total of t	Subt his			)	10,922.00

In re	CHARLES D. MARTINEZ,
	JENNIFER ANN MARTINEZ

Case No.	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community		ç	Ų	DI	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	CONSIDERATION FOR CLAIM. IF CLAIL IS SUBJECT TO SETOFF, SO STATE.	М	N T I N G E	LQU	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8593			PERSONAL LOAN		'	Ė		
AMERICAN GENERAL FINANCE P.O. BOX 54770 LOS ANGELES, CA 90054-0770		С				D		3,667.00
Account No. xxxx-xxxx-1213			CREDIT CARD PURCHASES					
CHASE/BANK ONE CARD SERVICE PO BOX 15298 WILMINGTON, DE 19850		С						
								2,638.00
Account No. xxxx-xxxx-3369			CREDIT CARD PURCHASES					
CHASE/BANK ONE CARD SERVICE PO BOX 15298 WILMINGTON, DE 19850		С						4 004 00
Account No. www. www. 0244		L	CREDIT CARD DURCHASES		4	$\dashv$	<u> </u>	1,324.00
Account No. xxxx-xxxx-xxxx-0311  CHASE/PIER1 P.O. BOX 15298  WILMINGTON, DE 19850		С	CREDIT CARD PURCHASES					629.00
Account No. xxxxxxxxxxx8280			05/2007		$\dashv$	$\dashv$		
CITIFINANCIAL 300 SAINT PAUL PLACE BALTIMORE, MD 21202		С	TO BE TREATED AS UNSECURED					21,407.00
Sheet no1 of _3 sheets attached to Schedule of		Щ		Ç.,	ıbt:	otal	_	,
Creditors Holding Unsecured Nonpriority Claims			(Tot	Su al of thi				29,665.00

In re	CHARLES D. MARTINEZ,
	JENNIFER ANN MARTINEZ

Case No.	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Τç	U	P	Т	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	, <i>A</i>	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-5866	1		PERSONAL LOAN	1'	Ė			
CITIFINANCIAL P.O. BOX # 12914 NORFOLK, VA 23541		С						9,032.00
Account No. xxxxxxxxx6620			STORE CARD	Т	T	T	T	
DSNB/MACY'S 9111 DUKE BLVD MASON, OH 45040		С						
								561.00
Account No. xxxx-xxxx-y938			CREDIT CARD PURCHASES	Т		Т	T	
GEMB/MERVYNS PO BOX 981400 EL PASO, TX 79998		С						541.00
A	╀	$\vdash$	DEDCOMAL LOAN	oppi	igapha	oppi	+	
Account No. xxxxxx8200  LOCKHEAD FEDERAL CREDIT UNION 2340 HOLLYWOOD WAY P.O. BOX 6759 BURBANK, CA 91510		С	PERSONAL LOAN					10,563.91
Account No. xxxxxx2243			STORE CARD	T	T	T	1	
NORSTROM FSB P.O. BOX 13589 SCOTTSDALE, AZ 85267		С						1,581.00
Sheet no. 2 of 3 sheets attached to Schedule of	_	_		Sub	tota	— al	T	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ge)	.	22,278.91

In re	CHARLES D. MARTINEZ,
	JENNIFER ANN MARTINEZ

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Č	Hu	sband, Wife, Joint, or Community		U	P	<i>,</i>	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N	LIQUI	1 =	:	AMOUNT OF CLAIM
(See instructions above.)	R	ľ		G E N	lΑ	D	)	
Account No. xxxx-xxxx-y802			CREDIT CARD PURCHASES	٦ï	lΤ			
	1				E D			
THE HOME DEPOT/CBSD PO BOX 6497 SIOUX FALLS, SD 57117		С						
								7,582.00
Account No. xx4417			STUDENT LOANS	T			1	
US DEPARTMENT OF EDUCATION PO BOX 5609 GREENVILLE, TX 75403		С						
								4,851.00
	L			╀	L	_	$\bot$	
Account No. xxxxxxxxxxxx0001			TELEPHONE SERVICES					
VERIZON WIRELESS P.O. BOX # 96088 BELLEVUE, WA 98009		С						
								156.03
Account No. <b>x6050</b>	H		STORE CARD	+	$\vdash$	H	+	
VICTORIA'S SECRET P.O. BOX # 182128		С						
COLUMBUS, OH 43218-2128								
								1,168.00
Account No.				T		ĺ	T	
	l							
	l							
				丄			$\bot$	
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of			:	Sub	tota	ıl		13,757.03
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	L	13,737.03
				J	Γota	al		
			(Report on Summary of So	chec	dule	es)		76,622.94

In	re

CHARLES D. MARTINEZ, JENNIFER ANN MARTINEZ

Case No.		

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

-	***
	10

CHARLES D. MARTINEZ, JENNIFER ANN MARTINEZ

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

CHARLES	D. MARTINEZ
JENNIFER	ANN MARTINE?

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Daharda Marital Ctatara	DEPENDENTS (	OF DERTOR	AND SPO	HISE		
Debtor's Marital Status:	RELATIONSHIP(S):		AGE(S):	JUSE		
Married	DAUGHTER	,	<b>4</b>			
Employment:	DEBTOR			SPOUSE		
	SPHALT OPERATIONS	SALES	ASSOC			
	EMEX			/E SPECIALTI	ES	
	YEARS	1 YEAI				
	646 E. VAN BUREN ST. SUITE 250			LOPE DR.		
	HOENIX, AZ 85008	PEORI	A, AZ 85	5383		
	ojected monthly income at time case filed)			DEBTOR		SPOUSE
1. Monthly gross wages, salary, and co	ommissions (Prorate if not paid monthly)		\$	6,426.10	\$	500.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	6,426.10	\$	500.00
4. LESS PAYROLL DEDUCTIONS						
a. Payroll taxes and social securi	ity		\$	961.38	\$	0.00
b. Insurance			\$	523.08	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify) See D	etailed Income Attachment		\$	190.40	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS		\$	1,674.86	\$	0.00
6. TOTAL NET MONTHLY TAKE I	HOME PAY		\$	4,751.24	\$	500.00
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed state	ement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor's use	or that of	\$	0.00	\$	0.00
11. Social security or government assi	stance					
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income			Φ.	0.00	Φ.	
(Specify):			\$	0.00	\$	0.00
		<del></del>	\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THRO	UGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)		\$	4,751.24	\$	500.00
16. COMBINED AVERAGE MONTI	HLY INCOME: (Combine column totals from line	15)		\$	5,251.	24

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re CHARLES D. MARTINEZ

JENNIFER ANN MARTINEZ

Case No.	

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

# **Detailed Income Attachment**

# Other Payroll Deductions:

401k LOANS	\$ 123.20	\$ 0.00
STD	\$ 18.22	\$ 0.00
CADD	\$ 0.40	\$ 0.00
OPT LIFE	\$ 29.80	\$ 0.00
OPT AD&D	\$ 15.78	\$ 0.00
SADD	\$ 3.00	\$ 0.00
<b>Total Other Payroll Deductions</b>	\$ 190.40	\$ 0.00

CHARLES D. MARTINEZ
JENNIFER ANN MARTINEZ

	Case No.	
tom(a)		

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of

expenditures labeled "Spouse."		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,005.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	66.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	262.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	122.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	<u> </u>	
plan)		
a. Auto	\$	0.00
b. Other STUDENT LOANS	\$	91.00
c. Other	<u> </u>	0.00
14. Alimony, maintenance, and support paid to others	<u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other EMERGENCY/CONTINGENCY FUND	\$ <del></del>	120.00
Other CHILD CARE	_	15.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	and, \$	4,306.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	ar	
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
	Φ	5,251.24
a. Average monthly income from Line 15 of Schedule I	\$	4,306.00
b. Average monthly expenses from Line 18 above	\$	945.24
c. Monthly net income (a. minus b.)	\$	945.24

B6J (Official Form 6J) (12/07	<b>B6.I</b>	(Official	Form 6.	1)	(12/07)
-------------------------------	-------------	-----------	---------	----	---------

CHARLES D. MARTINEZ
In re JENNIFER ANN MARTINEZ

Case No.	

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

# **Detailed Expense Attachment**

# **Other Utility Expenditures:**

DIRECT TV	\$	114.00
INTERNET	<u> </u>	48.00
CELLULAR PHONE	<u> </u>	100.00
Total Other Utility Expenditures	\$	262.00

	CHARLES D. MARTINEZ					
In re	JENNIFER ANN MARTINEZ		Case No.			
		Debtor(s)	Chapter	13	,	

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury t sheets, and that they are true and correct to t		ad the foregoing summary and schedules, consisting of
Date	August 28, 2010	Signature	/s/ CHARLES D. MARTINEZ CHARLES D. MARTINEZ Debtor
Date	August 28, 2010	Signature	/s/ JENNIFER ANN MARTINEZ  JENNIFER ANN MARTINEZ  Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re	CHARLES D. MARTINEZ JENNIFER ANN MARTINEZ	Case No.			
		Debtor(s)	Chapter	13	

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$44,347.00	2010 ESTIMATED YEAR TO DATE INCOME
\$2,449.00	WIFE'S 2010 ESTIMATED YEAR TO DATE INCOME
\$76,876.19	2009 ESTIMATED INCOME FROM CEMEX
\$1,760.00	2009 ESTIMATED INCOME FROM PRINTED COLLATERAL
\$29,135.35	WIFE'S 2009 ESTIMATED INCOME
\$77,952.59	2008 ESTIMATED INCOME
\$47,114.62	WIFE'S 2008 ESTIMATED INCOME

# 2. Income other than from employment or operation of business

COLIDOR

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$0.00	SOURCE 2010 ESTIMATED YEAR TO DATE NON-EMPLOYMENT INCOME
\$0.00	WIFE'S 2010 ESTIMATED YEAR TO DATE NON-EMPLOYMENT INCOME
\$0.00	2009 ESTIMATED NON-EMPLOYMENT INCOME
\$5,340.69	WIFE'S 2009 ESTIMATED NON-EMPLOYMENT INCOME FROM CHARLES SCHWAB TRUST CO.
\$4,626.88	WIFE'S 2009 ESTIMATED NON-EMPLOYMENT INCOME FROM JOHN HANCOCK LIFE INSURANCE
\$0.00	2008 ESTIMATED NON-EMPLOYMENT INCOME
\$0.00	WIFE'S 2008 ESTIMATED NON-EMPLOYMENT INCOME

# 3. Payments to creditors

AMOUNT

None

# Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR SST P.O. BOX 801997 KANSAS CITY, MO 64180-1997	DATES OF PAYMENTS TOTAL AMOUNT PAID TOWARD RENT IN THE PAST 90 DAYS	AMOUNT PAID <b>\$1,282.42</b>	AMOUNT STILL OWING \$17,343.00
WELLS FARGO DEALER SERVICES P.O. BOX 997517 SACRAMENTO, CA 95899	TOTAL AMOUNT PAID IN THE PAST 90 DAYS	\$572.52	\$11,986.00
CITIFINANCIAL P.O. BOX 6931 THE LAKES, NV 88901-6931	TOTAL AMOUNT PAID IN THE PAST 90 DAYS	\$460.00	\$22,120.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR CHARLES MARTINEZ

111 CR 507 BAYFIELD, CO 81122 please provide DATE OF PAYMENT **05/05/2010** 

AMOUNT PAID **\$500.00** 

AMOUNT STILL OWING \$0.00

# 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None b.

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF

PROPERTY

# 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

# 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

# 7. Gifts

None 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **CORNERSTONE CHURCH** 1595 S. ALMA SCHOOL RD. CHANDLER, AZ 85286

RELATIONSHIP TO DEBTOR, IF ANY CONGREGATION

DATE OF GIFT **MONTHLY** 

DESCRIPTION AND VALUE OF GIFT

\$50.00

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

# 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

**CLARK LAW OFFICES** 3700 N. 24TH ST. **SUITE 120** PHOENIX, AZ 85016

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

2010

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$2200.00 for Attorneys' Fees, \$274.00 for Court Fee, \$265.00 for Due Diligence Service

Company

# 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

# 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

# 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

# 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

# 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

JENNIFER MARTINEZ CHARLES MARTINEZ -CURRENT SPOUSES MELINDA SCHULDER -FORMER SPOUSES CHRISTOPHER WROE -FORMER SPOUSES

# 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

**GOVERNMENTAL UNIT** 

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

# 18. Nature, location and name of business

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** 

(ITIN)/ COMPLETE EIN ADDRESS NAME

NATURE OF BUSINESS

**ENDING DATES** 

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

# 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

# 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

# NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

### 22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

inimediately preceding the commencement of this ease

NAME AND ADDRESS TITLE DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None

<sup>e</sup> If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 28, 2010 Signature /s/ CHARLES D. MARTINEZ

**CHARLES D. MARTINEZ** 

Debtor

Date August 28, 2010 Signature /s/ JENNIFER ANN MARTINEZ

**JENNIFER ANN MARTINEZ** 

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# United States Bankruptcy Court District of Arizona

_	CHARLES D. MARTINEZ				
In re	JENNIFER ANN MARTINEZ		Case No.		
		Debtor(s)	Chapter	13	

		Deb	otor(s)	Cnapter	13	
DISC	CLOSURE OF C	OMPENSATION	OF ATTORNEY	FOR D	EBTOR(S)	
pensation paid to	me within one year before	ore the filing of the petition	on in bankruptcy, or agr	eed to be pa	id to me, for services rea	
For legal service	s, I have agreed to accep	t	9	S	4,000.00	
				S	2,200.00	
				S	1,800.00	
<b>274.00</b> of the	filing fee has been paid.					
source of the com	npensation paid to me wa	as:				
Debtor	☐ Other (specify):					
source of comper	nsation to be paid to me	s:				
Debtor	☐ Other (specify):					
I have not agreed	to share the above-discle	osed compensation with a	ny other person unless t	hey are men	nbers and associates of m	ny law firm.
						firm. A
eturn for the abov	re-disclosed fee, I have a	greed to render legal servi	ice for all aspects of the	bankruptcy	case, including:	
Preparation and fil Representation of Other provisions	ling of any petition, sche the debtor at the meeting as needed]	dules, statement of affairs	s and plan which may be	required;		ptcy;
Representa market val household	ation of the debtors i ue, preparation and f goods, judicial lien	n any dischargeability illing of motions pursi avoidances, preparati	y actions, negotiation uant to 11 USC 522(f on and filing of reaft	ns with se )(2)(A) for	avoidance of liens or	n
		CERTIFICA	ATION			
		nent of any agreement or	arrangement for paymen	t to me for r	representation of the debt	tor(s) in
August 28, 20	10	/s/ (	CRISTINA PEREZ			
				23		
				956-1167		
	suant to 11 U.S. pensation paid to endered on behalf For legal service Prior to the filing Balance Due  274.00 of the source of the con Debtor  Debtor  I have not agreed I have agreed to scopy of the agree eturn for the above eturn for the above examples of the consideration of the provisions Exemption  greement with the Representation of the agree eturn for the above examples of the dependent of the provisions Exemption agreement with the regresent with the regresent examples of the dependent of the provisions  Exemption agreement with the regresent with the regresent examples of the dependent of the provisions exemption agreement with the regresent with the regresent examples of the provisions exemption of the provision exemption of the provisions exemption of the provision exemption	suant to 11 U.S.C. § 329(a) and Banks pensation paid to me within one year beforendered on behalf of the debtor(s) in contect For legal services, I have agreed to accept Prior to the filing of this statement I have Balance Due  274.00 of the filing fee has been paid.  Source of the compensation paid to me was Debtor Other (specify):  Debtor Other (specify):  I have not agreed to share the above-disclosed copy of the agreement, together with a list eturn for the above-disclosed fee, I have agreed to share the above-disclosed fee and filing of any petition, scheward and filing of any petition, scheward for the debtor at the meeting Other provisions as needed Exemption planning.  Representation of the debtor(s), the above-disclosed fee as needed, preparation and filing as needed, relief from stay actions.	DISCLOSURE OF COMPENSATION  suant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I pensation paid to me within one year before the filing of the petitic endered on behalf of the debtor(s) in contemplation of or in connect For legal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  274.00 of the filing fee has been paid.  source of the compensation paid to me was:  Debtor Other (specify):  Source of compensation to be paid to me is:  Debtor Other (specify):  I have not agreed to share the above-disclosed compensation with a percopy of the agreement, together with a list of the names of the peop eturn for the above-disclosed fee, I have agreed to render legal served. Analysis of the debtor's financial situation, and rendering advice to the reparation and filing of any petition, schedules, statement of affairs Representation of the debtor at the meeting of creditors and confirm Other provisions as needed]  Exemption planning.  Ingreement with the debtor(s), the above-disclosed fee does not incluse Representation of the debtors in any dischargeability market value, preparation and filing of motions pursing household goods, judicial lien avoidances, preparation as needed, relief from stay actions or any other adventage as needed, relief from stay actions or any other adventage as needed, relief from stay actions or any other adventage and the foregoing is a complete statement of any agreement or ruptcy proceeding.  August 28, 2010  DISCLOSE TIFE C.  DEVISION OF THE PROPENSATION OF THE PROP	DISCLOSURE OF COMPENSATION OF ATTORNEY  suant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the a pensation paid to me within one year before the filing of the petition in bankruptcy, or agr endered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy  For legal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  274.00 of the filing fee has been paid.  source of the compensation paid to me was:  Debtor Other (specify):  John Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless to  I have agreed to share the above-disclosed compensation with a person or persons who are accopy of the agreement, together with a list of the names of the people sharing in the compensation of the debtor's financial situation, and rendering advice to the debtor in determining reparation and filing of any petition, schedules, statement of affairs and plan which may be approximated to the debtor at the meeting of creditors and confirmation hearing, and any a Other provisions as needed)  Exemption planning.  Ingreement with the debtor(s), the above-disclosed fee does not include the following services Representation of the debtors in any dischargeability actions, negotiation market value, preparation and filing of motions pursuant to 11 USC 522(f household goods, judicial lien avoidances, preparation and filing of readiting that the foregoing is a complete statement of any agreement or arrangement for paymen ruptcy proceeding.  CERTIFICATION  Tify that the foregoing is a complete statement of any agreement or arrangement for paymen ruptcy proceeding.  August 28, 2010  Jey CRISTINA PEREZ CRISTINA PER	source of the filing fee has been paid.  Debtor Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they are men above of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy.  Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to Preparation and filing of many petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and son filing of motions pursuant to 11 U.S.C. \$2(1)(2)(A) for household goods, judicial lien avoidances, preparation and filing of reaffirmation as needed, relief from stay actions or any other adversary persecutives.  August 28, 2010  August 28, 2010  Sprint the above-disclosed statement of any agreement or arrangement for payment to me for ruptcy proceeding.  August 28, 2010  Sprint the above-disclosed statement of any agreement or arrangement for payment to me for ruptcy proceeding.  August 28, 2010  Sprint the statement of any agreement or arrangement for payment to me for ruptcy proceeding.  August 28, 2010  August 28, 2010  Balance Due  Sprint the allowers agreed to be paid to me was:  Sprint the answer agreed to share the above-disclosed compensation with any other provisions.  Sprint the provision of the debtor at the meeting of creditors and confirmation hearing, and any adjourned heaved the properties of the debtor and the meeting of creditors and confirmation hearing, and any adjourned heaved to the debtor of t	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)  The second of the second of the second of the petition in bankruptcy, or agreed to be paid to me, for services resolved on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  S  4,000.00  Prior to the filing of this statement I have received  S  2,200.00  Balance Due  S  1,800.00  of the filing fee has been paid.  Source of the compensation paid to me was:  Debtor  Other (specify):  Debtor  Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of nr law copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankru representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; Other provisions as needed.  Exemption planning.  Exemption planning.  CERTIFICATION  I suggested to representation of the debtors in any dischargeability actions, negotiations with secured creditors to remarket value, preparation and filing of many agreements and applie as needed, relief from stay actions or any other adversary proceeding.  CERTIFICATION  I suggested to representation of the debtors in any dischargeability actions, negotiations with secured creditors to remarket value, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, iglicial lien avoidances, preparation and filing of reaffirmation agreements and applied as needed, relief from stay actions or any other adversary proceeding.  CERTIFICATION  Legistina Perez Corposa  CERTIFICATION  August 28, 2010

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court District of Arizona**

In re	CHARLES D. MARTINEZ JENNIFER ANN MARTINEZ	Case No.		
	Debtor(s)	Chapter	13	
	CERTIFICATION OF NOTICE TO C	ONSLIMER DERTOI	R(S)	
	CERTIFICATION OF NOTICE TO C	ONSOMER DEDICE	<b>X</b> (D)	

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

### **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

CHARLES D. MARTINEZ JENNIFER ANN MARTINEZ	X /s/ CHARLES D. MARTINEZ	August 28, 2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ JENNIFER ANN MARTINEZ	August 28, 2010
	Signature of Joint Debtor (if any	) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# United States Bankruptcy Court District of Arizona

-	CHARLES D. MARTINEZ		C V
In re	JENNIFER ANN MARTINEZ		Case No.
		Debtor(s)	Chapter <u>13</u>
		DECLARATION	
	We, CHARLES D. MARTINEZ and J	ENNIFER ANN MARTINEZ, do hereby	certify, under penalty of perjury, that the Master
Mailing	g List, consisting of <b>2</b> sheet(s), is co	mplete, correct and consistent with the	debtor(s)' schedules.
Date:	August 28, 2010	/s/ CHARLES D. MARTINEZ	
		CHARLES D. MARTINEZ	
		Signature of Debtor	
Date:	August 28, 2010	/s/ JENNIFER ANN MARTINE	Z
		JENNIFER ANN MARTINEZ	
		Signature of Debtor	
Date:	August 28, 2010	/s/ CRISTINA PEREZ	
		Signature of Attorney	
		CRISTINA PEREZ 027023	
		CLARK LAW OFFICES	
		3700 N. 24TH ST. SUITE 120	
		PHOENIX, AZ 85016	
		1 110 LINA, AZ 000 10	

602-956-3328 Fax: 602-956-1167

AMERICAN EXPRESS P.O BOX 981537 EL PASO TX 79998

AMERICAN EXPRESS P.O. BOX 981537 EL PASO TX 79998

AMERICAN GENERAL FINANCE P.O. BOX 54770 LOS ANGELES CA 90054-0770

ARIZONA DEPARTMENT OF REVENUE 1600 W. MONROE PHOENIX AZ 85007-2650

ARIZONA DEPARTMENT OF REVENUE 1600 W. MONROE, 7TH FLOOR PHOENIX AZ 85007-2650

CHASE/BANK ONE CARD SERVICE PO BOX 15298 WILMINGTON DE 19850

CHASE/PIER1 P.O. BOX 15298 WILMINGTON DE 19850

CITIFINANCIAL 300 SAINT PAUL PLACE BALTIMORE MD 21202

CITIFINANCIAL P.O. BOX # 12914 NORFOLK VA 23541

DSNB/MACY'S 9111 DUKE BLVD MASON OH 45040

GEMB/MERVYNS PO BOX 981400 EL PASO TX 79998 INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19144

INTERNAL REVENUE SERVICE 210 EAST EARLL DR. PHOENIX AZ 85012

LOCKHEAD FEDERAL CREDIT UNION 2340 HOLLYWOOD WAY P.O. BOX 6759 BURBANK CA 91510

NORSTROM FSB P.O. BOX 13589 SCOTTSDALE AZ 85267

SST/GSWHLN 4315 PICKETT RD. SAINT JOSEPH MO 64503

THE HOME DEPOT/CBSD PO BOX 6497 SIOUX FALLS SD 57117

US DEPARTMENT OF EDUCATION PO BOX 5609
GREENVILLE TX 75403

VERIZON WIRELESS P.O. BOX # 96088 BELLEVUE WA 98009

VICTORIA'S SECRET P.O. BOX # 182128 COLUMBUS OH 43218-2128

WELLS FARGO DEALER SERVICES P.O. BOX 997517 SACRAMENTO CA 95899

WELLS FARGO HOME MORTGAGE 8480 STAGECOACH CIRCLE FREDERICK MD 21701

### **B22C** (Official Form 22C) (Chapter 13) (04/10)

In re	CHARLES D. MARTINEZ JENNIFER ANN MARTINEZ	According to the calculations required by this statement:
111 10	JEMMI EN AMM MANTIMEZ	_
C N	Debtor(s)	■ The applicable commitment period is 5 years.
Case N	Jumber:(If known)	■ Disposable income is determined under § 1325(b)(3).
	(II KIIOWII)	☐ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME						
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.						
	b. ■ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income")	ne''	) for Lines 2-10	,			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A  Debtor's Income		Column B Spouse's Income		
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	7,014.64	\$	61.00		
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.						
	Debtor Spouse						
	a. Gross receipts \$ 0.00 \$ 0.00 b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00 c. Business income Subtract Line b from Line a	\$	0.00	\$	0.00		
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.  Debtor Spouse  a. Gross receipts \$ 365.00 \$ 0.00						
	b. Ordinary and necessary operating expenses \$ 627.00 \$ 0.00	Φ.	0.00	Ф	0.00		
5	c. Rent and other real property income Subtract Line b from Line a  Interest, dividends, and royalties.	\$	0.00		0.00		
6	Pension and retirement income.	\$	0.00	\$	0.00		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.	\$	0.00	\$	0.00		
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00	\$	0.00		

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	Debtor Spouse		
	a.	0.00	\$ 0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	7,014.64	
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		7,075.64
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIO	D	
12	Enter the amount from Line 11	\$	7,075.64
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend the calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your senter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular base the household expenses of you or your dependents and specify, in the lines below, the basis for excluding the income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjust on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a. \$ b. \$	spouse, is for his or or the	
	c. \$		
	Total and enter on Line 13	\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$	7,075.64
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number enter the result.	12 and \$	84,907.68
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	e. (This	
	a. Enter debtor's state of residence: AZ b. Enter debtor's household size: 3	\$	61,845.00
17	<ul> <li>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</li> <li>□ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable comm top of page 1 of this statement and continue with this statement.</li> <li>■ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable coat the top of page 1 of this statement and continue with this statement.</li> <li>Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOMPAGE.</li> </ul>	ommitment p	•
18	Enter the amount from Line 11.		7.075.64
18		\$	7,075.64
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the to any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on separate page. If the conditions for entering this adjustment do not apply, enter zero.    A	of the such as	
	c. \$		
	Total and enter on Line 19.	\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	7,075.64

84,907	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.					l l	21
61,845			m Lin	ne. Enter the amount from	able median family incom	Applic	22
<u> </u>		as directed.	nd pro	eck the applicable box an	ation of § 1325(b)(3). Che	Applic	
termined unde	this statement.  "Disposable income is not	the remaining parts of the control o	comp t on L	t more than the amount	e amount on Line 21 is mo 25(b)(3)" at the top of page e amount on Line 21 is not 25(b)(3)" at the top of page	132 ☐ <b>The</b>	23
· ·				ALCULATION C			
	nue Service (IRS)	the Internal Rev	ndar	eductions under Stan	Subpart A: Do		
1,152	Expenses for the	for Allowable Living	Stand	ount from IRS National S	al Standards: food, appar n Line 24A the "Total" amount able household size. (This in ptcy court.)	Enter i	24A
	able at er of members of your your household who are number stated in Line 65, and enter the result in and older, and enter the esult in Line 24B.	s information is avair in Line b1 the num umber of members of nust be the same as the chold members unde usehold members 65	older ourt.) ne b2 memb at for lount f alth c	rsons 65 years of age or of the bankruptcy consister of the bankruptcy consister of age, and enter in Linual number of household in the batter of the batter	Pocket Health Care for per- Pocket Health Care for per- sidoj.gov/ust/ or from the co- lold who are under 65 years are of age or older. (The tota Multiply Line a1 by Line b1 I. Multiply Line a2 by Line In Line c2. Add Lines c1 an	Out-of- www.u househ 65 year 16b.) M Line ch result i	24B
	144	owance per member	a2.	_	Allowance per member	a1.	
	0	mber of members	b2.		Number of members	b1.	
180	0.00	total			Subtotal	c1.	
459	e IRS Housing and	and household size	able c	e expenses for the applica	Standards: housing and uses Standards; non-mortgage le at www.usdoj.gov/ust/ o	Utilitie	25A
	ze (this information is b the total of the Average	inty and household s court); enter on Line	or you eankru s state n zero nt Exp	mortgage/rent expense for from the clerk of the basecured by your home, as nter an amount less than Standards; mortgage/rent for any debts secured by	Standards: housing and use and Utilities Standards; note at www.usdoj.gov/ust/oly Payments for any debts sult in Line 25B. <b>Do not en</b> IRS Housing and Utilities Average Monthly Payment home, if any, as stated in L	Housing available Month the results.	25B
O	· ·	Subtract Line b f			Net mortgage/rental expens		
	ousing and Utilities	titled under the IRS	you a	the allowance to which	Standards: housing and uses not accurately computerds, enter any additional antion in the space below:	25B do Standa	26
0							

	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.			
	Check the number of vehicles for which you pay the operating expen			
27A	included as a contribution to your household expenses in Line 7. $\square$			
	If you checked 0, enter on Line 27A the "Public Transportation" amo Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in th Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	e "Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or	\$	524.00
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public T Standards: Transportation. (This amount is available at <a href="www.usdoj.g">www.usdoj.g</a> court.)	you are entitled to an additional deduction for ransportation" amount from the IRS Local	\$	0.00
28	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.) □ 1 ■ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from th (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in Litthe result in Line 28. Do not enter an amount less than zero.	eship/lease expense for more than two e IRS Local Standards: Transportation court); enter in Line b the total of the Average		
	a. IRS Transportation Standards, Ownership Costs	\$ 496.00		
	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 292.13		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	203.87
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from th (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Little result in Line 29. <b>Do not enter an amount less than zero.</b>	court); enter in Line b the total of the Average		
	the result in Line 27. Bo not enter an amount less than zero.	ine 47; subtract Line b from Line a and enter		
	a. IRS Transportation Standards, Ownership Costs	sine 47; subtract Line b from Line a and enter \$\\$496.00		
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle			
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle	\$ 496.00	\$	286.00
30	<ul> <li>a. IRS Transportation Standards, Ownership Costs</li> <li>Average Monthly Payment for any debts secured by Vehicle</li> <li>b. 2, as stated in Line 47</li> </ul>	\$ 496.00 \$ 210.00 Subtract Line b from Line a. expense that you actually incur for all federal, acome taxes, self employment taxes, social		
30	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in	\$ 496.00 \$ 210.00 \$ Subtract Line b from Line a. expense that you actually incur for all federal, acome taxes, self employment taxes, social es taxes.  nt. Enter the total average monthly payroll or retirement contributions, union dues, and	\$	286.00 1,273.62 0.00
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale  Other Necessary Expenses: mandatory deductions for employment deductions that are required for your employment, such as mandatory	\$ 210.00 \$ 210.00 \$ 210.00 \$ Subtract Line b from Line a.  Expense that you actually incur for all federal, accome taxes, self employment taxes, social est axes.  Int. Enter the total average monthly payroll or retirement contributions, union dues, and antary 401(k) contributions.  Inthly premiums that you actually pay for term	\$	1,273.62
31	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale  Other Necessary Expenses: mandatory deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volutionary Expenses: life insurance. Enter total average mor life insurance for yourself. Do not include premiums for insurance	\$ 210.00 \$ Subtract Line b from Line a.  Expense that you actually incur for all federal, acome taxes, self employment taxes, social estaxes.  Int. Enter the total average monthly payroll or retirement contributions, union dues, and antary 401(k) contributions.  Inthly premiums that you actually pay for term on your dependents, for whole life or for tall monthly amount that you are required to	\$ \$	1,273.62 0.00 53.94
31	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale  Other Necessary Expenses: mandatory deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volutionary of the Necessary Expenses: life insurance. Enter total average more life insurance for yourself. Do not include premiums for insurance any other form of insurance.  Other Necessary Expenses: court-ordered payments. Enter the total pay pursuant to the order of a court or administrative agency, such as	\$ 210.00  Subtract Line b from Line a.  Expense that you actually incur for all federal, acome taxes, self employment taxes, social es taxes.  Int. Enter the total average monthly payroll or retirement contributions, union dues, and antary 401(k) contributions.  Inthly premiums that you actually pay for term on your dependents, for whole life or for tall monthly amount that you are required to espousal or child support payments. Do not a spousal or child support payments.	\$ \$	1,273.62 0.00

36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$	0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$	75.00
38	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.	\$	4,222.43
	Subpart B: Additional Living Expense Deductions		
	Note: Do not include any expenses that you have listed in Lines 24-37		
	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
39	a. Health Insurance \$ 490.98		
	b. Disability Insurance \$ 18.22		
	c. Health Savings Account \$ 0.00		
	Total and enter on Line 39	\$	509.20
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:		
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such		
	expenses. Do not include payments listed in Line 34.	\$	0.00
41	expenses. <b>Do not include payments listed in Line 34. Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or othe applicable federal law. The nature of these expenses is required to be kept confidential by the court.		0.00
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or othe	\$	
	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or othe applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount	\$	0.00
42	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or othe applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and	\$	0.00
42	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or othe applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.  Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is	\$ \$	0.00

		<b>Subpart C: Deductions for De</b>	bt 1	Payment			
47	own, list the name of creditor, identicheck whether the payment includes scheduled as contractually due to ea	fy the property securing the debt, state to taxes or insurance. The Average Month ch Secured Creditor in the 60 months for additional entries on a separate page. I	he A ly P llow	verage Monthly ayment is the to ing the filing of	Payment, and tal of all amounts the bankruptcy	,	
	Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
	a. SST/GSWHLN	MOTOR VEHICLE. 2005 TOYOTA TUNDRA KBB PRIVATE PARTY VALUE, FAIR CONDITION, SR5, 4WD, 105,000 MILES)	\$		□yes ■no		
	WELLS FARGO DEALER b. SERVICES	2WD, 95,500 MILES)	\$	210.00	□yes ■no		
	C. MORTGAGE	REAL ESTATE: 1682 EAST ERIE ST. CHANDLER, AZ 85225	\$	2,005.00	■yes □no		
			Т	otal: Add Lines		\$	2,507.13
48	sums in default that must be paid in the following chart. If necessary, list  Name of Creditor	to maintain possession of the property. Torder to avoid repossession or foreclosu additional entries on a separate page.  Property Securing the Debt	re. I	ist and total any			
	a. MORTGAGE	REAL ESTATE: 1682 EAST ERI ST. CHANDLER, AZ 85225	E	\$	386.16		
					Total: Add Lines	\$	386.16
49		laims. Enter the total amount, divided by the claims, for which you were liable at the chast those set out in Line 33.				\$	0.00
	Chapter 13 administrative expense resulting administrative expense.	es. Multiply the amount in Line a by the	amo	ount in Line b, a	nd enter the		
50	a. Projected average monthly		\$		200.00		
30	issued by the Executive Off	district as determined under schedules ace for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	x		9.80		
		ative expense of Chapter 13 case	To	tal: Multiply Li	nes a and b	\$	19.60
51	<b>Total Deductions for Debt Paymen</b>	<b>t.</b> Enter the total of Lines 47 through 50	0.			\$	2,912.89
1			ron	ı Income			
		Subpart D: Total Deductions f					
52	T	e. Enter the total of Lines 38, 46, and 5				\$	7,884.44
52	Total of all deductions from incom		1.		ER § 1325(b)(2		7,884.44
52	Total of all deductions from incom	e. Enter the total of Lines 38, 46, and 5  INATION OF DISPOSABLE I	1.		ER § 1325(b)(2		7,884.44 7,075.64

55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).					0.00
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.				\$	7,884.44
57	Deduction there is no If necessar provide yo of the spec					
	Nati	Nature of special circumstances Amount of Expense				
	a.		\$	-		
	b.		\$			
	c.		\$			
			Total:	Add Lines	\$	0.00
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.				\$	7,884.44
59	Monthly D	Disposable Income Under § 1325(b)(2). Sul	otract Line 58 from Line 53 a	and enter the result.	\$	-808.80
		Part VI ADDIT	IONAL EXPENSE C	LAIMS		
60	of you and 707(b)(2)(a each item.	penses. List and describe any monthly expense your family and that you contend should be A)(ii)(I). If necessary, list additional sources Total the expenses.	an additional deduction from on a separate page. All figu	your current monthly income users should reflect your average Monthly Amount	nder §	
	d.	Total: A	dd Lines a, b, c and d	}		
			\$	}		

## **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 02/01/2010 to 07/31/2010.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **CEMEZ** Year-to-Date Income:

Starting Year-to-Date Income: \$5,767.24 from check dated 1/31/2010. Ending Year-to-Date Income: \$47,855.07 from check dated 7/31/2010.

Income for six-month period (Ending-Starting): \$42,087.83.

Average Monthly Income: \$7,014.64.

### Line 4 - Rent and other real property income

Source of Income: **VEHICLE INCOME** 

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	02/2010	\$365.00	\$627.00	\$-262.00
5 Months Ago:	03/2010	\$365.00	\$627.00	\$-262.00
4 Months Ago:	04/2010	\$365.00	\$627.00	\$-262.00
3 Months Ago:	05/2010	\$365.00	\$627.00	\$-262.00
2 Months Ago:	06/2010	\$365.00	\$627.00	\$-262.00
Last Month:	07/2010	\$365.00	\$627.00	\$-262.00
_	Average per month:	\$365.00	\$627.00	
	-		Average Monthly NET Income:	\$-262.00

## **Current Monthly Income Details for the Debtor's Spouse**

### **Spouse Income Details:**

Income for the Period **02/01/2010** to **07/31/2010**.

### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: T & T SPECIALITIES

Income by Month:

6 Months Ago:	02/2010	\$0.00
5 Months Ago:	03/2010	\$0.00
4 Months Ago:	04/2010	\$280.00
3 Months Ago:	05/2010	\$0.00
2 Months Ago:	06/2010	\$0.00
Last Month:	07/2010	\$86.00
	Average per month:	\$61.00